

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BENJAMEN WILSON  
SHANA WILSON  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:11-22727

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2016

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/29/2011 and confirmed on 10/21/11 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		154,943.43
Less Refunds to Debtor	8,829.27	
TOTAL AMOUNT OF PLAN FUND		146,114.16
		<hr/>
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,500.00	
Trustee Fee	5,291.19	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,791.19

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 8566	0.00	68,410.47	0.00	68,410.47
	GREEN TREE CONSUMER DISC CO Acct: 2609	0.00	12,891.66	0.00	12,891.66
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 8566	6,224.81	6,224.81	0.00	6,224.81
	FRONTIER TRUST Acct: 5187	0.00	0.00	0.00	0.00
	NATIONAL GYPSUM COMPANY Acct: 0031	0.00	0.00	0.00	0.00
	ECAST SETTLEMENT CORP Acct: 1738	0.00	0.00	0.00	0.00
	VW CREDIT INC Acct: 4189	4,024.60	4,024.60	667.26	4,691.86
	WELLS FARGO DEALER SVCS INC Acct: XXXX8155	25,867.55	25,867.55	4,934.90	30,802.45
					123,021.25

<b>Priority</b>				
J PHILIP COLAVINCENZO ESQ Acct:	1,500.00	1,500.00	0.00	0.00
BENJAMEN WILSON Acct:	0.00	0.00	0.00	0.00
BENJAMEN WILSON Acct:	8,829.27	8,829.27	0.00	0.00
HOPEWELL ASD & RACCOON TWP (EIT) Acct: XXXXXXXXXXXX3-04	1,469.21	1,469.21	0.00	1,469.21
SHARP COLLECTIONS Acct: XXXXXXXXXXXXXXXXX2-04	0.00	0.00	0.00	0.00
SANTANDER CONSUMER USA D/B/A CHF Acct: XXXXXXXXXXXXXXXCONF	0.00	10,388.48	0.00	10,388.48
				11,857.69

<b>Unsecured</b>				
DUQUESNE LIGHT COMPANY(*)	171.31	26.30	0.00	26.30

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7004				
	ECAST SETTLEMENT CORP	2,964.24	455.01	0.00	455.01
	Acct: 1738				
	BOSCOV'S	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXX8949				
	PRA RECEIVABLES MANAGEMENT LLC -	3,142.23	482.33	0.00	482.33
	Acct: 0570				
	PRA/PORTFOLIO RECOVERY ASSOC	3,644.00	559.36	0.00	559.36
	Acct: 2769				
	CLEARVIEW FCU**	830.40	127.47	0.00	127.47
	Acct: 5/10				
	CLEARVIEW FCU**	1,000.00	153.50	0.00	153.50
	Acct: 0/10				
	CLEARVIEW FCU**	20.81	3.19	0.00	3.19
	Acct: 80/1				
	CLEARVIEW FCU**	4,030.85	618.74	0.00	618.74
	Acct: 80/G				
	CLEARVIEW FCU**	4,630.75	710.82	0.00	710.82
	Acct: 75/C				
	DISCOVER BANK(*)	2,561.89	393.26	0.00	393.26
	Acct: 1095				
	WORLD FINANCIAL NETWORK NB	1,649.71	253.23	0.00	253.23
	Acct: 8517				
	WORLD FINANCIAL NETWORK NB	1,015.23	155.84	0.00	155.84
	Acct: 2103				
	WELLS FARGO FINANCIAL BANK++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXX4454				
	ECAST SETTLEMENT CORP	1,579.59	242.47	0.00	242.47
	Acct: 9216				
	WELLS FARGO FINANCIAL	1,710.16	262.51	0.00	262.51
	Acct: XXXXX2116				
	NATIONAL CAPITAL MANAGEMENT LLC	0.00	0.00	0.00	0.00
	Acct:				
	GE CAPITAL RETAIL BANK	0.00	0.00	0.00	0.00
	Acct: 5767				
	NAVIENT SOLUTIONS INC O/B/O DEPAR1	47,148.72	0.00	0.00	0.00
	Acct: 5187				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
					4,444.03

TOTAL PAID TO CREDITORS 139,322.97

TOTAL	
CLAIMED	1,469.21
PRIORITY	36,116.96
SECURED	76,099.89

Date: 07/26/2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecl@chapter13trusteevdpa.com

IN RE:

BENJAMEN WILSON  
SHANA WILSON  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:11-22727

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
 Benjamen Wilson  
 Shana Wilson  
 Debtors

Case No. 11-22727-GLT  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 54

Date Rcvd: Jul 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2016.

db/jdb +Benjamen Wilson, Shana Wilson, 178 Princeton Drive, Aliquippa, PA 15001-1539  
 cr +BANK OF AMERICA, N.A., 2380 Performance dr, Richardson, TX 75082-4333  
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,  
 51 East Bethpage Road, Plainview, NY 11803-4224  
 14253179 +BCAT2014-9TT, Wilmington Savings Fund Society, FSB, c/o Shellpoint Mortgage Servicing,  
 PO Box 10826, Greenville, SC 29603-0826  
 13051136 Bank of America Home Loan Servicing, PO Box 15222, Wilmington, DE 19886-5222  
 13721173 +Bank of America, N.A., 7105 Corporate Drive, Mail Code PTX-B-209, Plano, TX 75024-4100  
 13051137 +Berkheimer Tax Administrator, PO Box 995, 50 North Seventh Street, Bangor, PA 18013-1731  
 13165429 +Berkheimer Tax Administrator, Agent for, Raccoon Twp & Hopewell ASD,  
 50 North Seventh Street, Bangor, PA 18013-1731  
 13051138 +Best Buy, HSBC Retail Services, PO Box 12798, Baltimore, MD 21217-5798  
 13051139 Bosco's, PO Box 17642, Baltimore, MD 21297-1642  
 13051141 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citi Mastercard, Processing Center, Des Moines, IA 50364-0001)  
 13091182 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 13051140 Chase Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153  
 13926000 +Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275  
 13051143 Clearview FCU Visa, Customer Service, PO Box 31112, Tampa, FL 33631-3112  
 13142031 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219  
 13533700 Federal National Mortgage Association, c/o Seterus, PO Box 4128, Beaverton, OH 97076-4128  
 13051145 Frontier Trust, PO Box 10399, Fargo, ND 58106-0399  
 13051147 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
 (address filed with court: Green Tree, PO Box 94710, Palatine, IL 60094-4710)  
 13051146 Gander Mountain, PO Box 659569, San Antonio, TX 78265-9569  
 13051148 +McCabe Weisberg & Conway P.C., 123 South Broad Street, Suite 2080,  
 Philadelphia, PA 19109-1031  
 13051149 National Gypsum Company, Retirement Service Center, Mac-d 1118-026,  
 1525 West WT Harris Boulevard, Charlotte, NC 28262  
 14204073 Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635,  
 Wilkes-Barre, PA 18773-9635  
 13051150 +Samuel J. Pasquarelli, Esq., Sherrard German & Kelly P.C., 28th Floor, PNC Plaza,  
 620 Liberty Avenue, Pittsburgh, PA 15222-2722  
 13051151 +Sharp Collections, Inc., 114 N. Mercer Avenue, PO Box 81, Sharpsville, PA 16150-0081  
 13051153 Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728  
 13069715 Wells Fargo Dealer Services, P O Box 19657, Irvine, CA 92623-9657  
 13051155 Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341  
 13062413 +Wells Fargo Financial National Bank, 4137 121st Street, Urbandale IA 50323-2310  
 13051156 Wells Fargo Financial National Bank, PO Box 660431, Dallas, TX 75266-0431  
 13051157 Yamaha, HSBC Retail Services, PO Box 17602, Baltimorone, MD 21297-1602

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Jul 28 2016 01:42:52 Capital One, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2016 02:20:09  
 PRA Receivables Management, LLC, P.O. Box 41067, Norfolk, VA 23541-1067  
 cr E-mail/PDF: rmscеди@recoverycorp.com Jul 28 2016 01:50:17  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 cr +E-mail/Text: vci.bkcy@wvcredit.com Jul 28 2016 01:44:40 VW Credit, Inc., PO BOX 829009,  
 Dallas, TX 75382-9009  
 13467440 +E-mail/Text: bnc@bass-associates.com Jul 28 2016 01:42:53 Capital One, N.A.,  
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 13402343 +E-mail/Text: bnc@bass-associates.com Jul 28 2016 01:42:52 Capital One, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson AZ 85712-1083  
 13051142 +E-mail/Text: bankruptcy@clearviewfcu.org Jul 28 2016 01:44:17 Clearview FCU,  
 8805 University Boulevard, Moon Township, PA 15108-4212  
 13051144 E-mail/Text: mrdiscen@discover.com Jul 28 2016 01:42:59 Discover, PO Box 71084,  
 Charlotte, NC 28272-1084  
 13057293 E-mail/Text: mrdiscen@discover.com Jul 28 2016 01:42:59 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13433857 E-mail/PDF: gecscedi@recoverycorp.com Jul 28 2016 01:51:10 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
 13135079 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 28 2016 01:51:58 GE Money Bank,  
 c/o B-Line, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
 13060277 E-mail/Text: bankruptcy.bnc@gt-cs.com Jul 28 2016 01:43:21  
 Green Tree Consumer Discount Company, PO BOX 0049, Palatine, IL 60055-0049,  
 Telephone number: 888-298-7785  
 13081908 +E-mail/Text: bnc@bass-associates.com Jul 28 2016 01:42:53 HSBC Bank Nevada, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
 13294224 +E-mail/Text: bknotice@ncmllc.com Jul 28 2016 01:44:48 National Capital Management, LLC.,  
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741

District/off: 0315-2

User: dbas  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 54

Date Rcvd: Jul 27, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13273833 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2016 02:22:09  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541  
13133844 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2016 01:50:06  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13094892 E-mail/PDF: rmscidi@recoverycorp.com Jul 28 2016 01:50:16  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13051152 E-mail/Text: bnc@ursi.com Jul 28 2016 01:43:02 United Recovery Systems, PO Box 722910,  
Houston, TX 77272-2910  
13080482 E-mail/Text: vci.bkcy@vwcredit.com Jul 28 2016 01:44:40 V W Credit, Inc., PO Box 829009,  
Dallas, TX 75382-9009  
13051154 E-mail/Text: vci.bkcy@vwcredit.com Jul 28 2016 01:44:40 Volkswagen Credit, PO Box 17497,  
Baltimore, MD 21297-1497  
14046564 +E-mail/Text: Bankruptcy@wsfsbank.com Jul 28 2016 01:45:53  
Wilmington Savings Fund Society, FSB, 500 Delaware Avenue, 11th Floor,  
Wilmington, Delaware 19801-7405  
13118588 E-mail/Text: bnc-quantum@quantum3group.com Jul 28 2016 01:43:34  
World Financial Network National Bank, Quantum3 Group LLC, PO Box 788,  
Kirkland, WA 98083-0788  
13618534 +E-mail/Text: bnc@bass-associates.com Jul 28 2016 01:42:53 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083  
TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOM  
cr Duquesne Light Company  
cr Shellpoint Mortgage Servicing  
cr WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business  
13082510 BAC Home Loans Servicing, LP fka Countrywide Home  
cr\* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,  
Tucson, AZ 85712-1083  
cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,  
Memphis, TN 38125-1741  
cr\* +eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200,  
TUCSON, AZ 85712-1083  
TOTALS: 5, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT 2014-9TT agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Ann E. Swartz on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mwc-law.com  
J. Philip Colavincenzo on behalf of Joint Debtor Shana Wilson colavincenzolaw@verizon.net;colavincenzolawoffice@yahoo.com  
J. Philip Colavincenzo on behalf of Debtor Benjamen Wilson colavincenzolaw@verizon.net;colavincenzolawoffice@yahoo.com  
Margaret Gairo on behalf of Creditor BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING LP. ecfmail@mwc-law.com  
Martin A. Mooney on behalf of Creditor VW Credit, Inc. tshariff@schillernapp.com, tshariff@ecf.courtdrive.com;kcollins@schillernapp.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: dbas  
Form ID: pdf900

Page 3 of 3  
Total Noticed: 54

Date Rcvd: Jul 27, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtd  
rive.com  
Ronda J. Winnecour cmecc@chapter13trusteewdpa.com

TOTAL: 9